

## **AMENDMENTS TO THE CLAIMS**

The following listing of claims will replace all prior versions and listings of claims in the application.

### **LISTING OF CLAIMS**

1. (previously presented) A method for a customer to anonymously purchase goods or services from an on-line merchant, said method comprising the steps of:

a customer depositing an amount of cash with an account seller, the account seller being independent of said customer such that the identity of said customer remains anonymous;

the account seller electronically notifying a central computer server of the amount of cash received from the customer;

the central computer server transferring an amount of electronic currency corresponding to the amount that the account seller received from the customer from a bank account of the account seller to a central bank account having one or more account numbers;

the central computer server generating, storing and issuing to the account seller one or more anonymous and randomly-generated serial numbers corresponding to said one or more account numbers;

the account seller providing the serial number information to the customer;

the customer submitting at least one serial number to the on-line merchant to purchase goods or services, said on-line merchant being unable to identify said customer during said purchase;

the on-line merchant, upon receipt of said at least one serial number submitted by said customer, transmitting said at least one serial number to the central computer server for authentication;

the central computer server authenticating said at least one serial number; and

the central computer server transferring an amount of said electronic currency corresponding to said at least one serial number to an account of said on-line merchant.

2. (cancelled).

3. (cancelled).

4. (cancelled).

5. (cancelled).

6. (cancelled).

7. (previously presented) A method according to claim 1, wherein the step of the account seller providing the serial number information to the customer comprises the account seller providing the customer with a computer readable form having said at least one serial number corresponding to the amount of cash deposited therewith disposed thereon.

8. (cancelled).

9. (cancelled).

10. (cancelled).

11. (previously presented) A method according to claim 1, wherein the account seller is selected from the group consisting of retail stores and banks.

12. (previously presented) A method according to claim 1, wherein the customer deposits an amount of cash with the account seller through an automatic teller machine.

13. (previously presented) A method according to claim 1, wherein the step of the account seller providing the serial number information to the customer comprises the account seller providing the customer with a paper having said at least one serial number corresponding to the amount of cash deposited therewith disposed thereon.

14. (previously presented) A method according to claim 1, wherein the account seller, the bank account of the account seller, the central computer server and the central bank are interlinked by a secured private computer network.

15. (previously presented) A method according to claim 1, wherein the account seller, the bank account of the account seller, the central computer server and the central bank communicate over the Internet.

16. (previously presented) A method according to claim 1, wherein the serial numbers are the same as the account numbers.

17. (previously presented) A method according to claim 1, wherein the serial numbers are used once, discarded by customers thereafter and never used again.

18. (previously presented) A system for anonymously transferring funds electronically between a customer and an on-line merchant comprising:

an account seller capable of receiving cash from a customer;

a central computer server capable of receiving notification from the account seller of the amount of cash received from the customer, transferring an amount of electronic currency corresponding to the amount that the account seller received from the customer from a bank account of the account seller to a central bank account, generating one or more random account numbers corresponding to said central bank account, storing said one or more account numbers, transmitting said one or more account numbers to said account seller, and authenticating said one or more account numbers when presented by an on-line merchant; and

a computer network capable of communicating between said account seller, said central computer server, said bank account of the account seller and said central bank.

19. (previously presented) The system according to claim 18 wherein said computer network is a secured private computer network.

20. (previously presented) The system according to claim 18 wherein said computer network is the Internet.